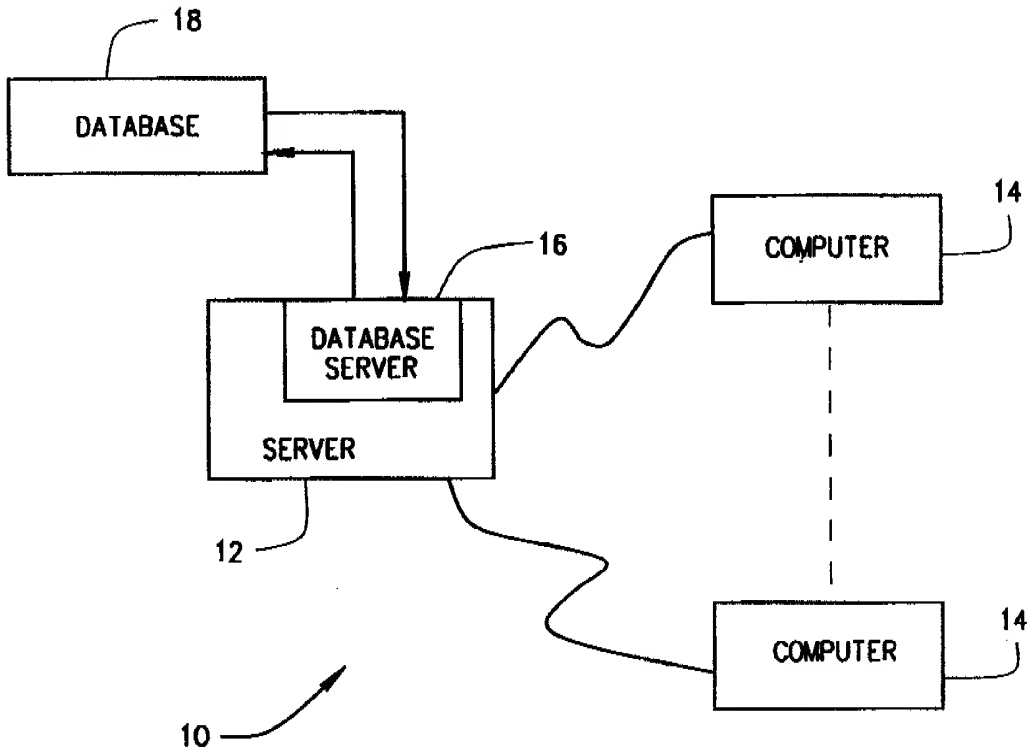
18
DATABASE
16
14
COMPUTER
DATABASE SERVER
SERVER
12
14
COMPUTER
10

FIG. 1

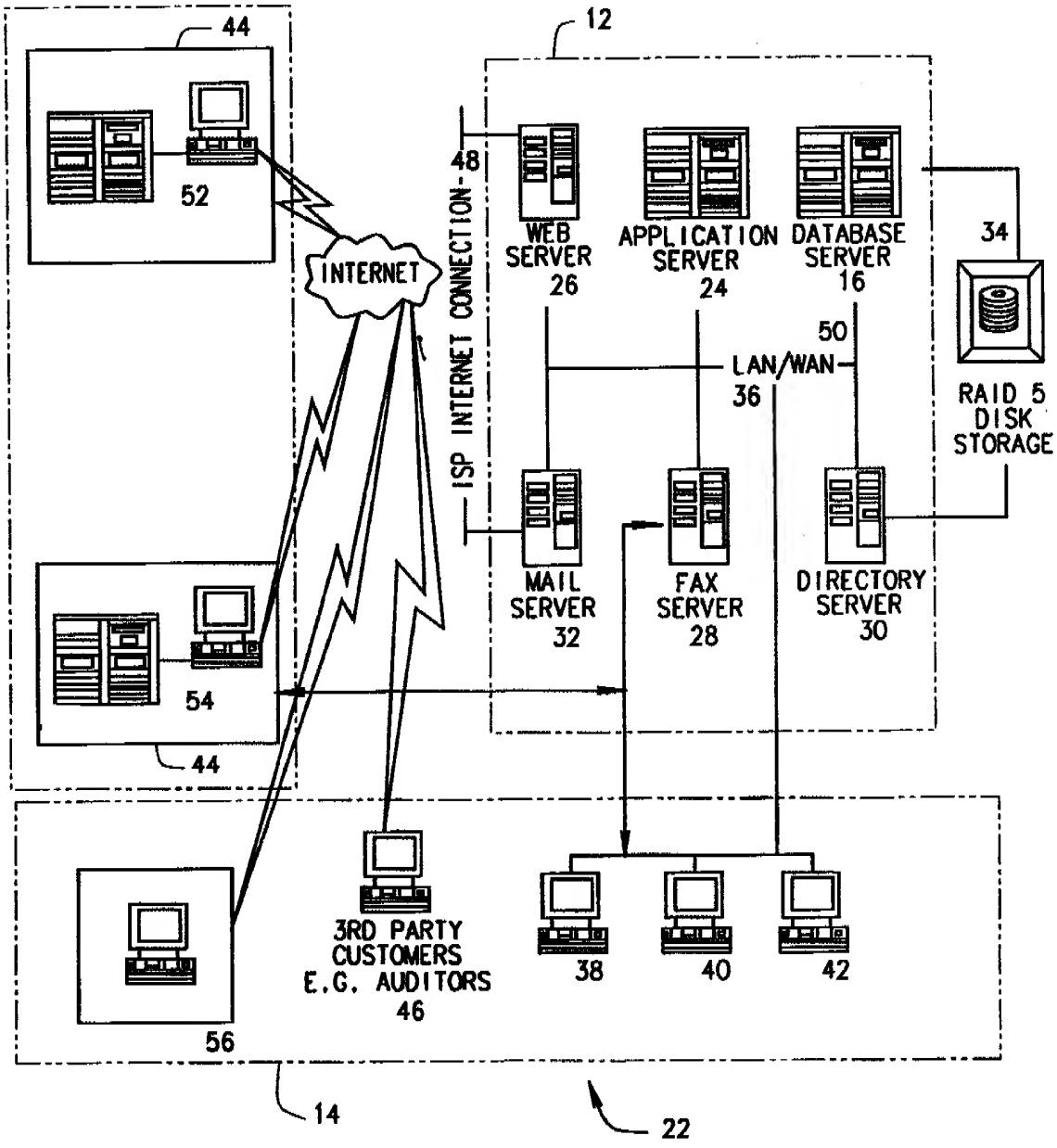
44
12
52
48
ISP INTERNET CONNECTION
INTERNET
WEB SERVER 26
APPLICATION SERVER 24
DATABASE SERVER 16
34
50
LAN/WAN 36
RAID 5 DISK STORAGE
MAIL SERVER 32
FAX SERVER 28
DIRECTORY SERVER 30
54
44
3RD PARTY CUSTOMERS E.G. AUDITORS 46
38
40
42
56
14
22

FIG. 2

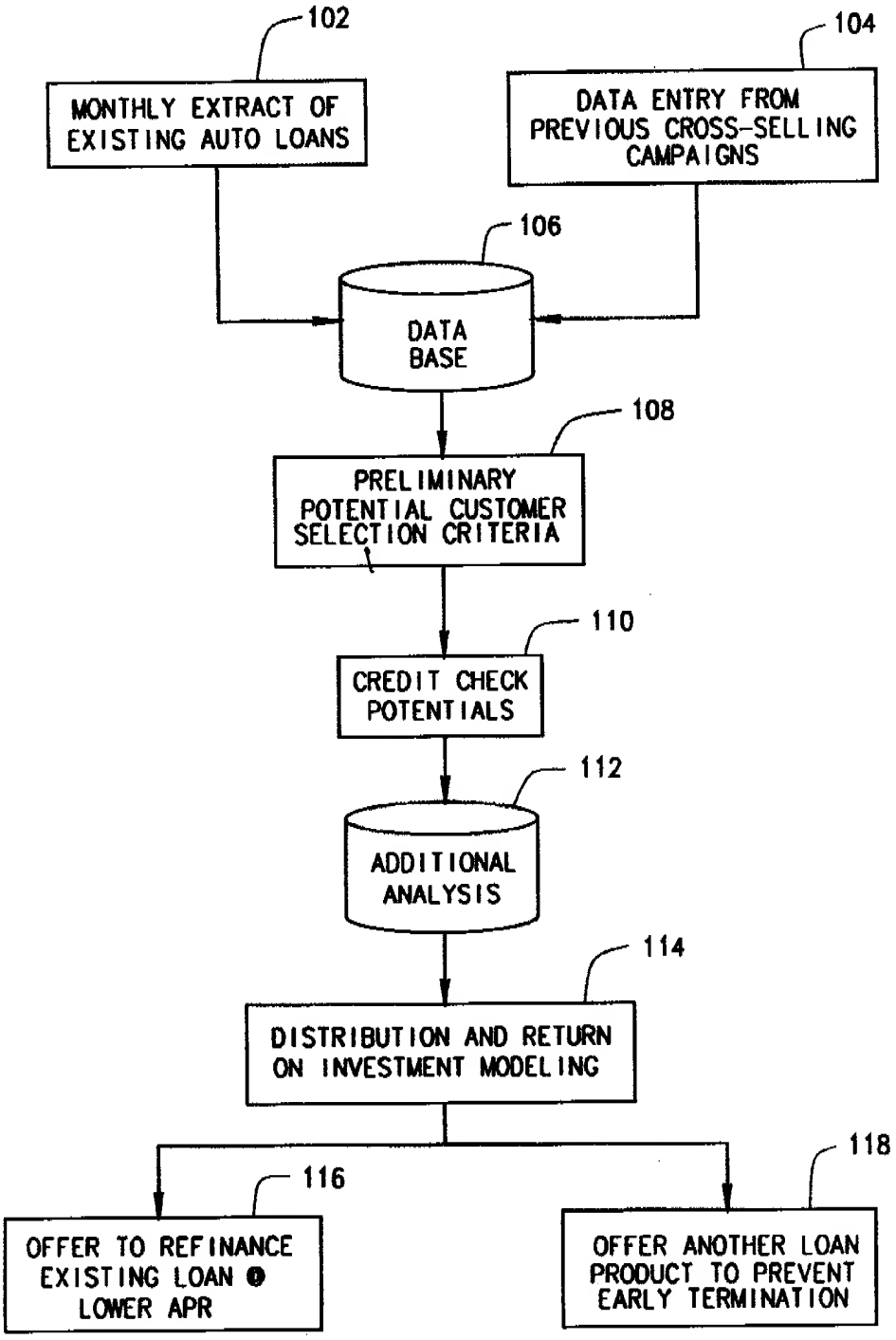
102
MONTHLY EXTRACT OF EXISTING AUTO LOANS
104
DATA ENTRY FROM PREVIOUS CROSS-SELLING CAMPAIGNS
106
DATA BASE
108
PRELIMINARY POTENTIAL CUSTOMER SELECTION CRITERIA
110
CREDIT CHECK POTENTIALS
112
ADDITIONAL ANALYSIS
114
DISTRIBUTION AND RETURN ON INVESTMENT MODELING
116
OFFER TO REFINANCE EXISTING LOAN @ LOWER APR
118
OFFER ANOTHER LOAN PRODUCT TO PREVENT EARLY TERMINATION

FIG. 3

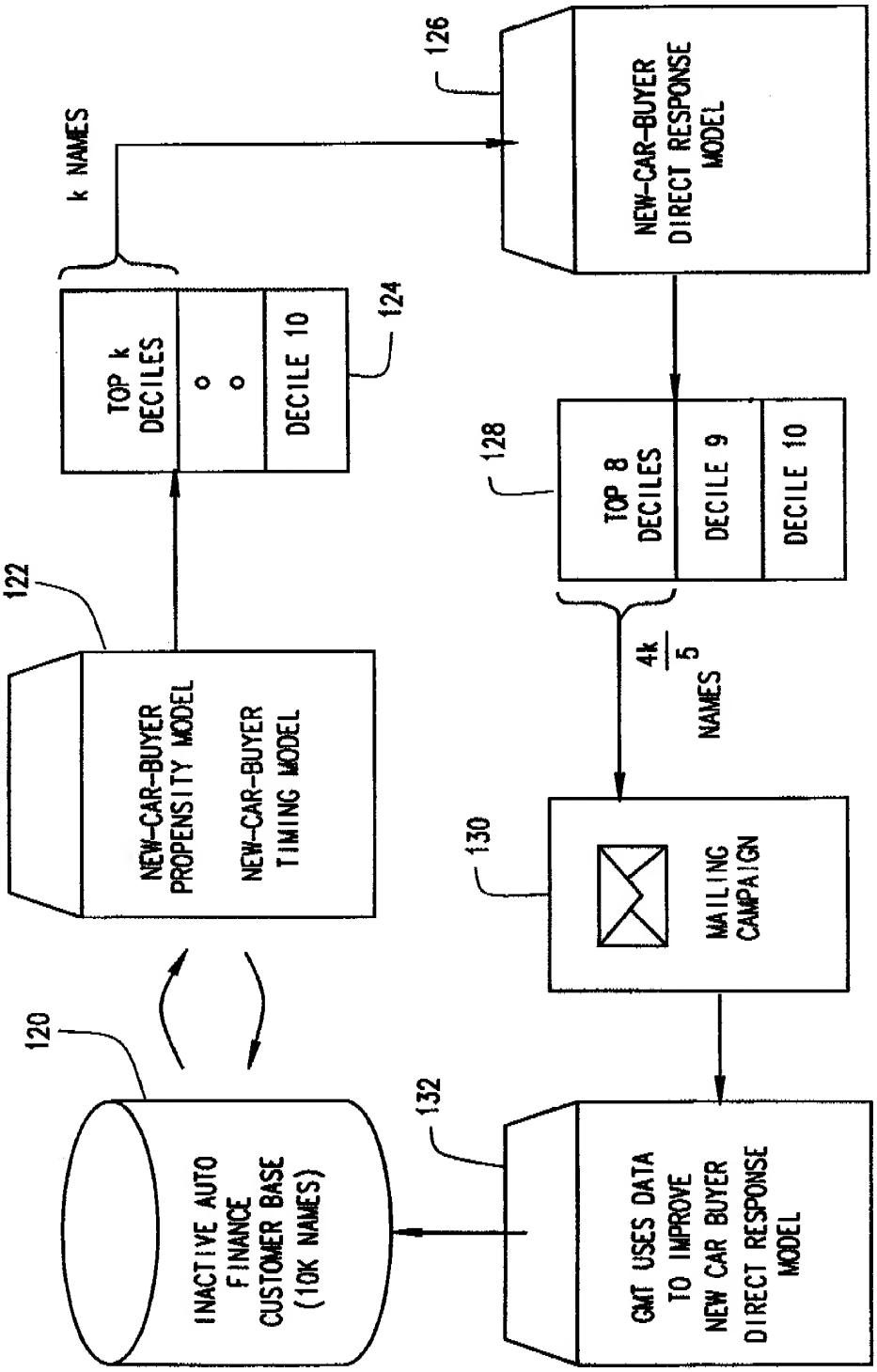
INACTIVE AUTO FINANCE CUSTOMER BASE (10K NAMES)
120
NEW-CAR-BUYER PROPENSITY MODEL
NEW-CAR-BUYER TIMING MODEL
122
TOP k DECILES
DECILE 10
124
k NAMES
NEW-CAR-BUYER DIRECT RESPONSE MODEL
126
TOP 8 DECILES
DECILE 9
DECILE 10
128
4k/5 NAMES
MAILING CAMPAIGN
130
GMT USES DATA TO IMPROVE NEW CAR BUYER DIRECT RESPONSE MODEL
132

FIG. 4

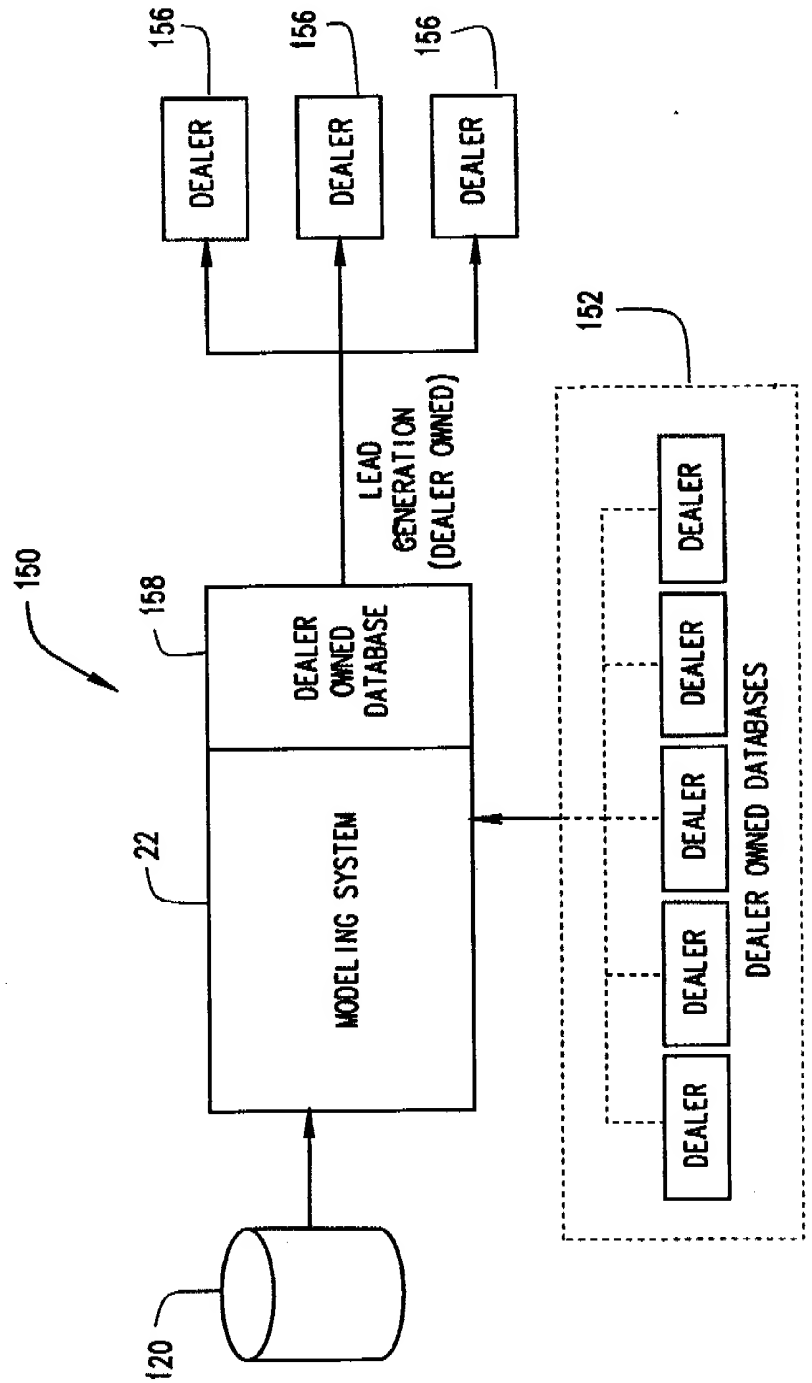
156
156
156
DEALER
DEALER
DEALER
152
LEAD GENERATION (DEALER OWNED)
150
158
DEALER OWNED DATABASE
22
MODELING SYSTEM
DEALER
DEALER
DEALER
DEALER
DEALER
DEALER OWNED DATABASES
120

FIG. 5

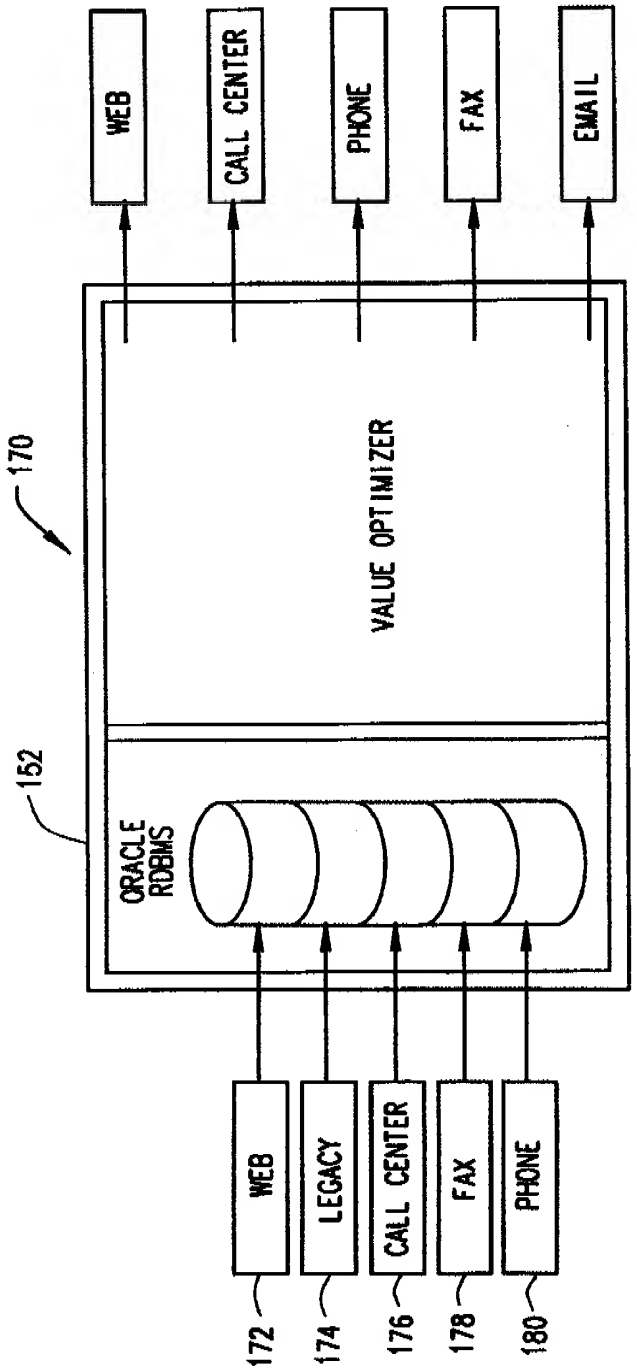
WEB
CALL CENTER
PHONE
FAX
EMAIL
170
VALUE OPTIMIZER
152
ORACLE RDBMS
WEB
LEGACY
CALL CENTER
FAX
PHONE
172
174
176
178
180

FIG. 6

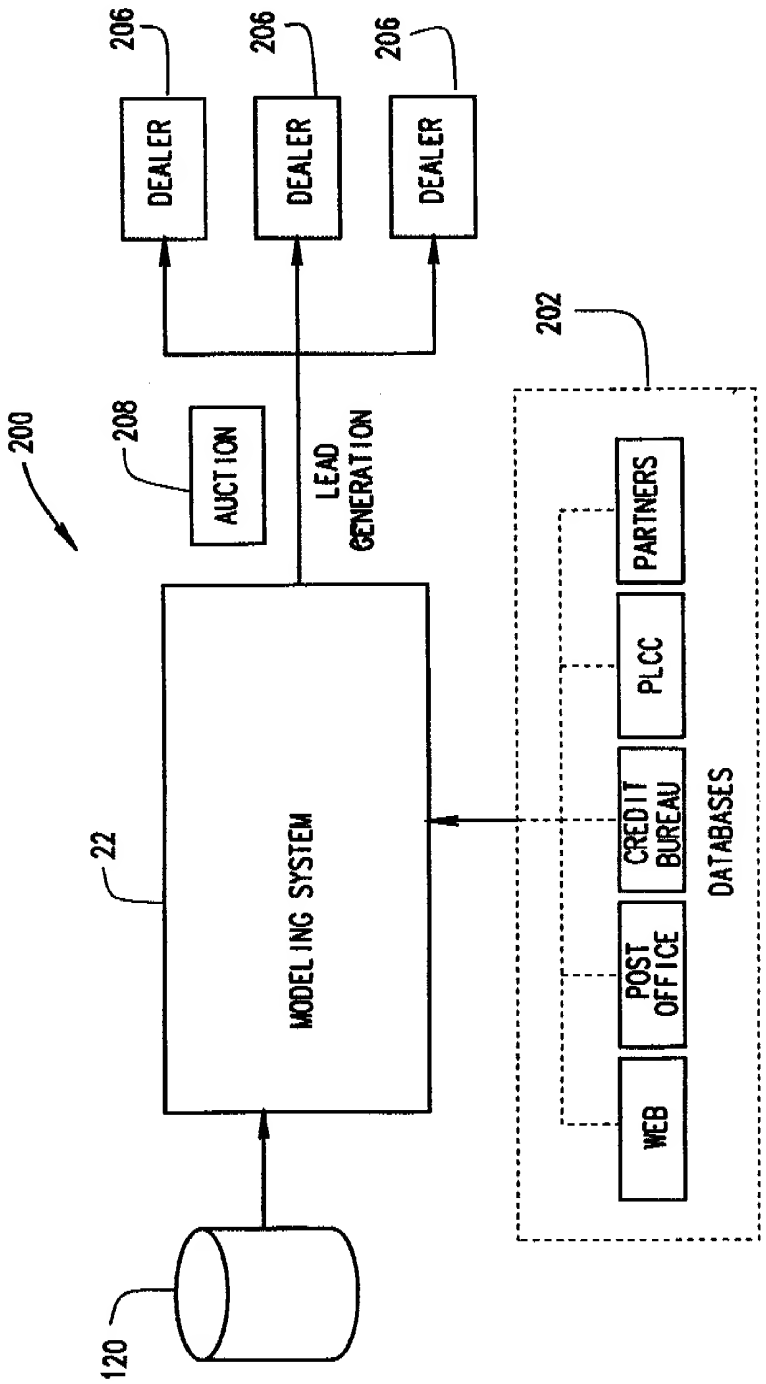
206
206
206
DEALER
DEALER
DEALER
202
200
208
AUCTION
LEAD GENERATION
PARTNERS
PLCC
CREDIT BUREAU
POST OFFICE
WEB
DATABASES
22
MODELING SYSTEM
120

FIG. 7

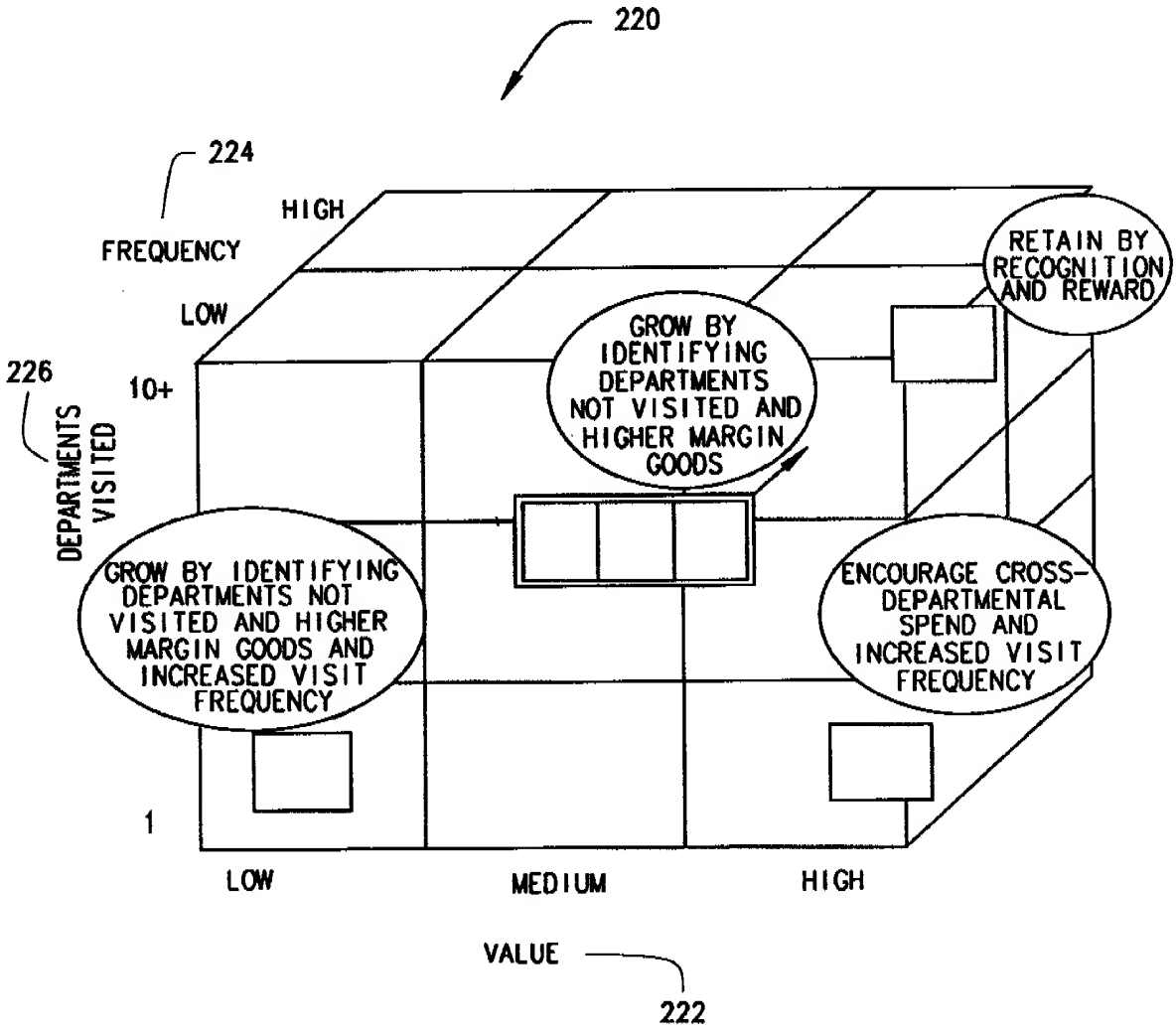
220
224
HIGH
FREQUENCY
LOW
226
10+
DEPARTMENTS VISITED
1
RETAIN BY RECOGNITION AND REWARD
GROW BY IDENTIFYING DEPARTMENTS NOT VISITED AND HIGHER MARGIN GOODS
GROW BY IDENTIFYING DEPARTMENTS NOT VISITED AND HIGHER MARGIN GOODS AND INCREASED VISIT FREQUENCY
ENCOURAGE CROSS-DEPARTMENTAL SPEND AND INCREASED VISIT FREQUENCY
LOW
MEDIUM
HIGH
VALUE
222

FIG. 8

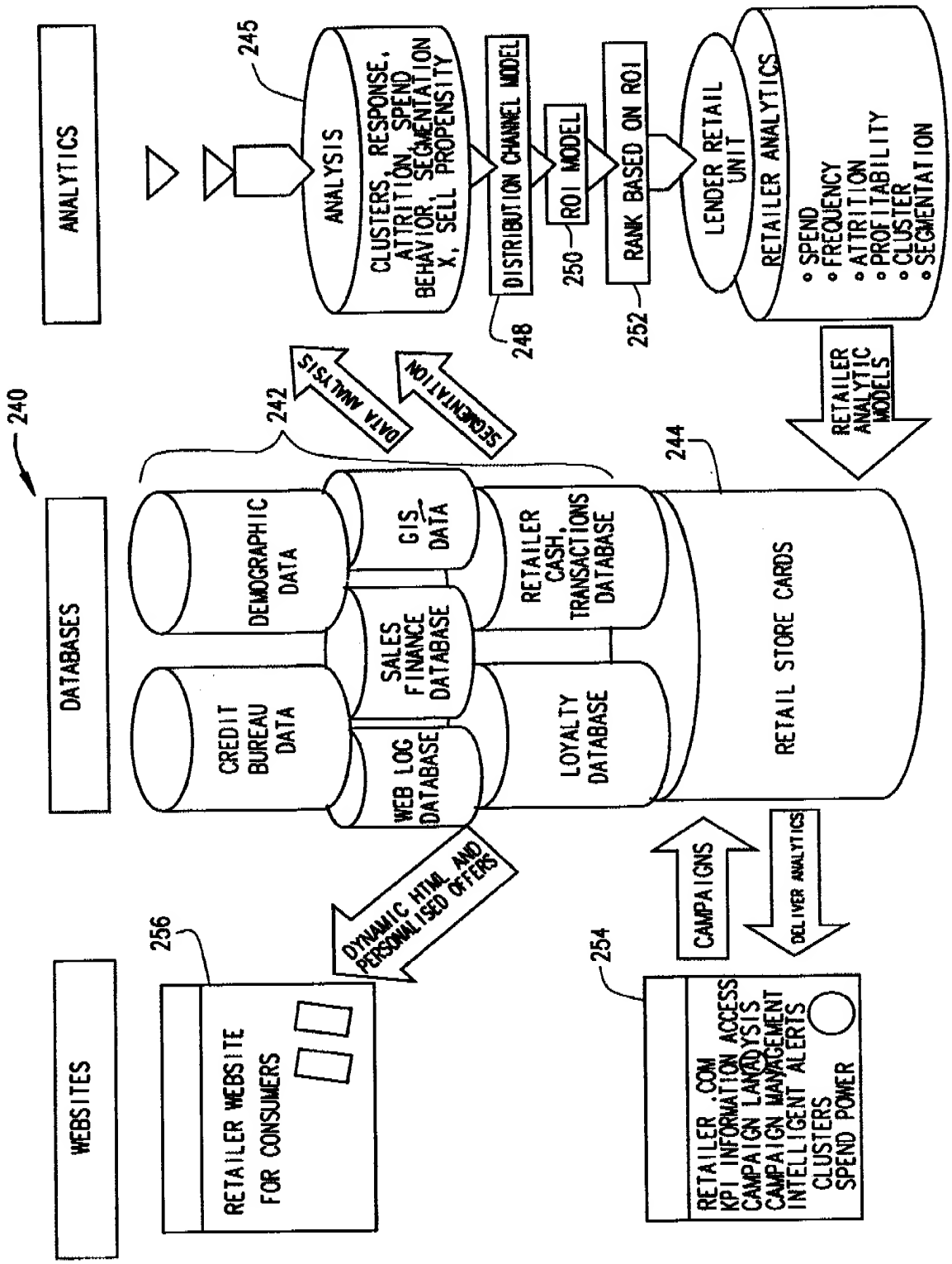
ANALYTICS
245
ANALYSIS
CLUSTERS, RESPONSE, ATTRITION, SPEND BEHAVIOR, SEGMENTATION X, SELL PROPENSITY
DISTRIBUTION CHANNEL MODEL
248
ROI MODEL
250
RANK BASED ON ROI
252
LENDER RETAIL UNIT
RETAILER ANALYTICS
• SPEND
• FREQUENCY
• ATTRITION
• PROFITABILITY
• CLUSTER
• SEGMENTATION
RETAILER ANALYTIC MODELS
DATA ANALYSIS
SEGMENTATION
240
242
244
DATABASES
DEMOGRAPHIC DATA
GIS DATA
RETAILER CASH, TRANSACTIONS DATABASE
RETAIL STORE CARDS
CREDIT BUREAU DATA
SALES FINANCE DATABASE
WEB LOG DATABASE
LOYALTY DATABASE
DYNAMIC HTML AND PERSONALISED OFFERS
CAMPAIGNS
DELIVER ANALYTICS
256
254
WEBSITES
RETAILER WEBSITE FOR CONSUMERS
RETAILER.COM
KPI INFORMATION ACCESS
CAMPAIGN LANALYSIS
CAMPAIGN MANAGEMENT
INTELLIGENT ALERTS
CLUSTERS
SPEND POWER

FIG. 9

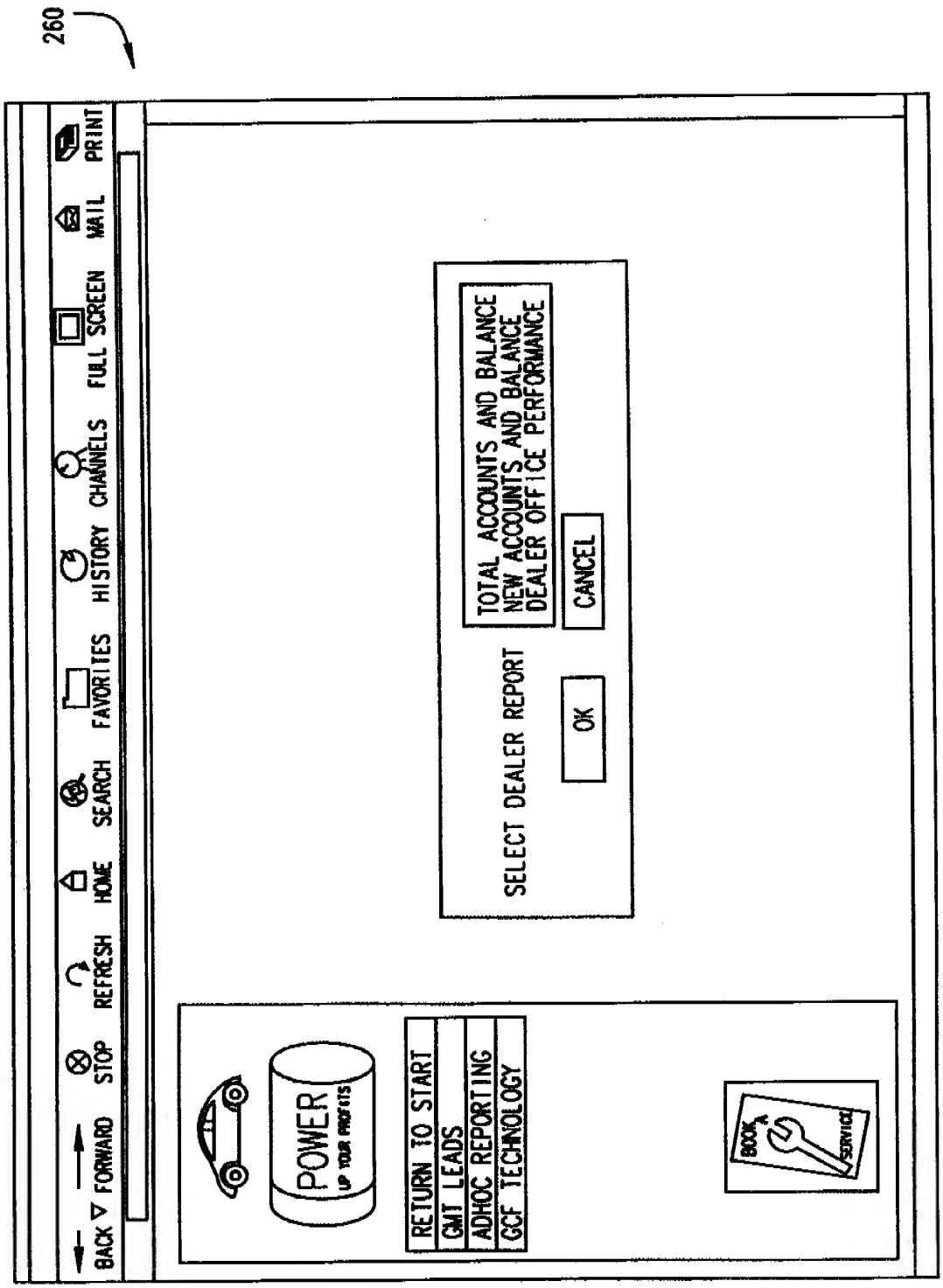
260
BACK
FORWARD
STOP
REFRESH
HOME
SEARCH
FAVORITES
HISTORY
CHANNELS
FULL SCREEN
MAIL
PRINT
SELECT DEALER REPORT
TOTAL ACCOUNTS AND BALANCE
NEW ACCOUNTS AND BALANCE
DEALER OFFICE PERFORMANCE
OK
CANCEL
POWER
RETURN TO START
GMT LEADS
ADHOC REPORTING
GCF TECHNOLOGY
BOOK
SERVICE

FIG. 10

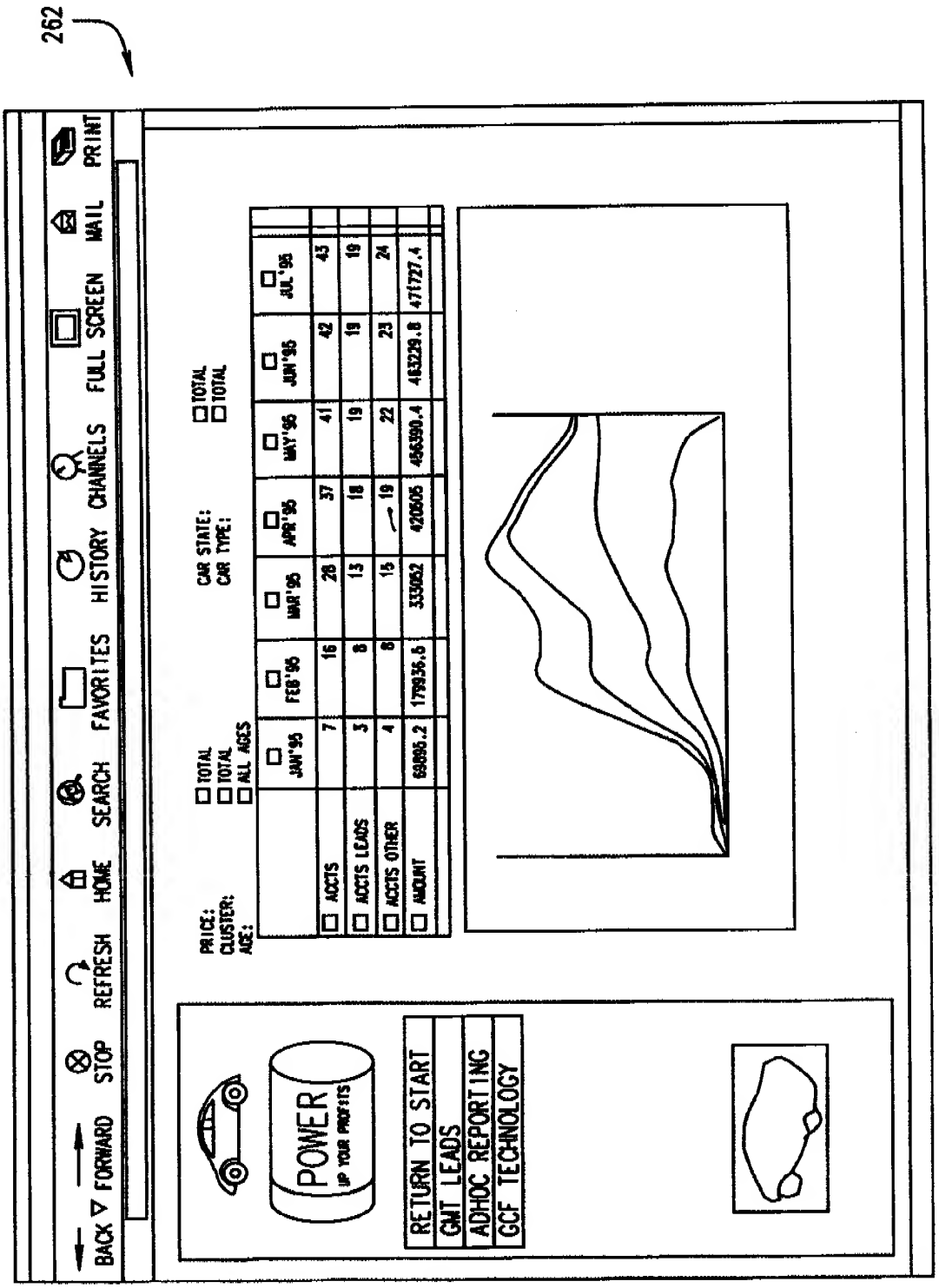
262
BACK
FORWARD
STOP
REFRESH
HOME
SEARCH
FAVORITES
HISTORY
CHANNELS
FULL SCREEN
MAIL
PRINT
PRICE:
CLUSTER:
AGE:
TOTAL
TOTAL
ALL AGES
CAR STATE:
CAR TYPE:
TOTAL
TOTAL
JAN'95
FEB'95
MAR'95
APR'95
MAY'95
JUN'95
JUL'95
ACCTS
7
16
28
37
41
42
45
ACCTS LEADS
3
8
13
18
19
19
19
ACCTS OTHER
4
8
15
19
22
23
24
AMOUNT
69886.2
179936.6
333052
420605
486390.4
483229.8
471727.4
POWER
UP YOUR PROFITS
RETURN TO START
CMT LEADS
ADHOC REPORTING
GCF TECHNOLOGY

FIG. 11

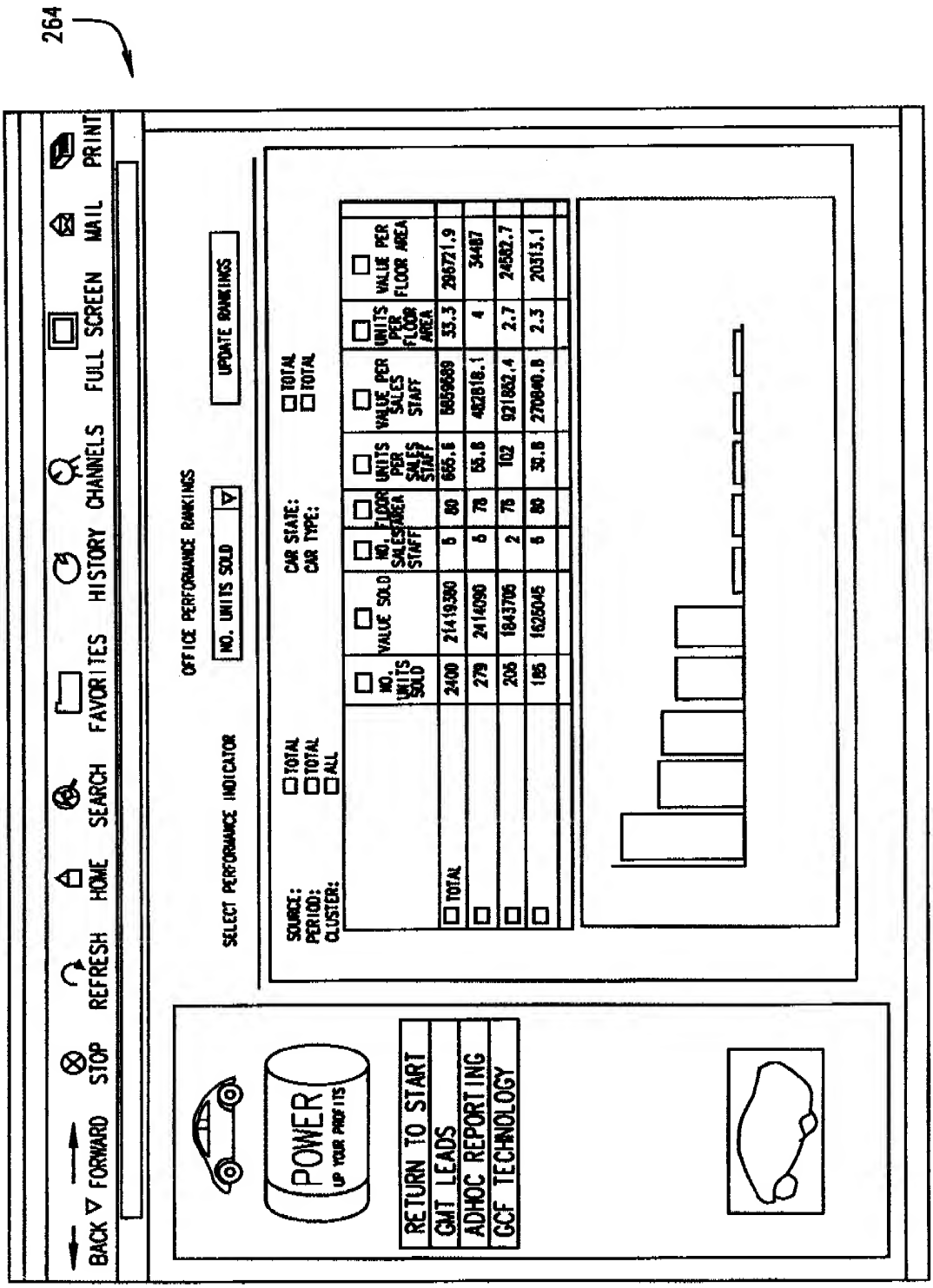
264
BACK
FORWARD
STOP
REFRESH
HOME
SEARCH
FAVORITES
HISTORY
CHANNELS
FULL SCREEN
MAIL
PRINT
OFFICE PERFORMANCE RANKINGS
SELECT PERFORMANCE INDICATOR
NO. UNITS SOLD
UPDATE RANKINGS
SOURCE:
PERIOD:
CLUSTER:
TOTAL
TOTAL
ALL
CAR STATE:
CAR TYPE:
TOTAL
TOTAL
NO. UNITS SOLD
VALUE SOLD
NO. SALES/AREA STAFF
FLOOR AREA
UNITS PER SALES STAFF
VALUE PER SALES STAFF
UNITS PER FLOOR AREA
VALUE PER FLOOR AREA
TOTAL 2400 21419380 6 60 666.6 6859680 33.3 296721.9
279 2414090 6 78 55.8 482818.1 4 34467
205 1843706 2 75 102 921852.4 2.7 24582.7
185 1625045 6 80 30.8 270840.8 2.3 20313.1
POWER
UP YOUR PROFITS
RETURN TO START
CMT LEADS
ADHOC REPORTING
GCF TECHNOLOGY

FIG. 12

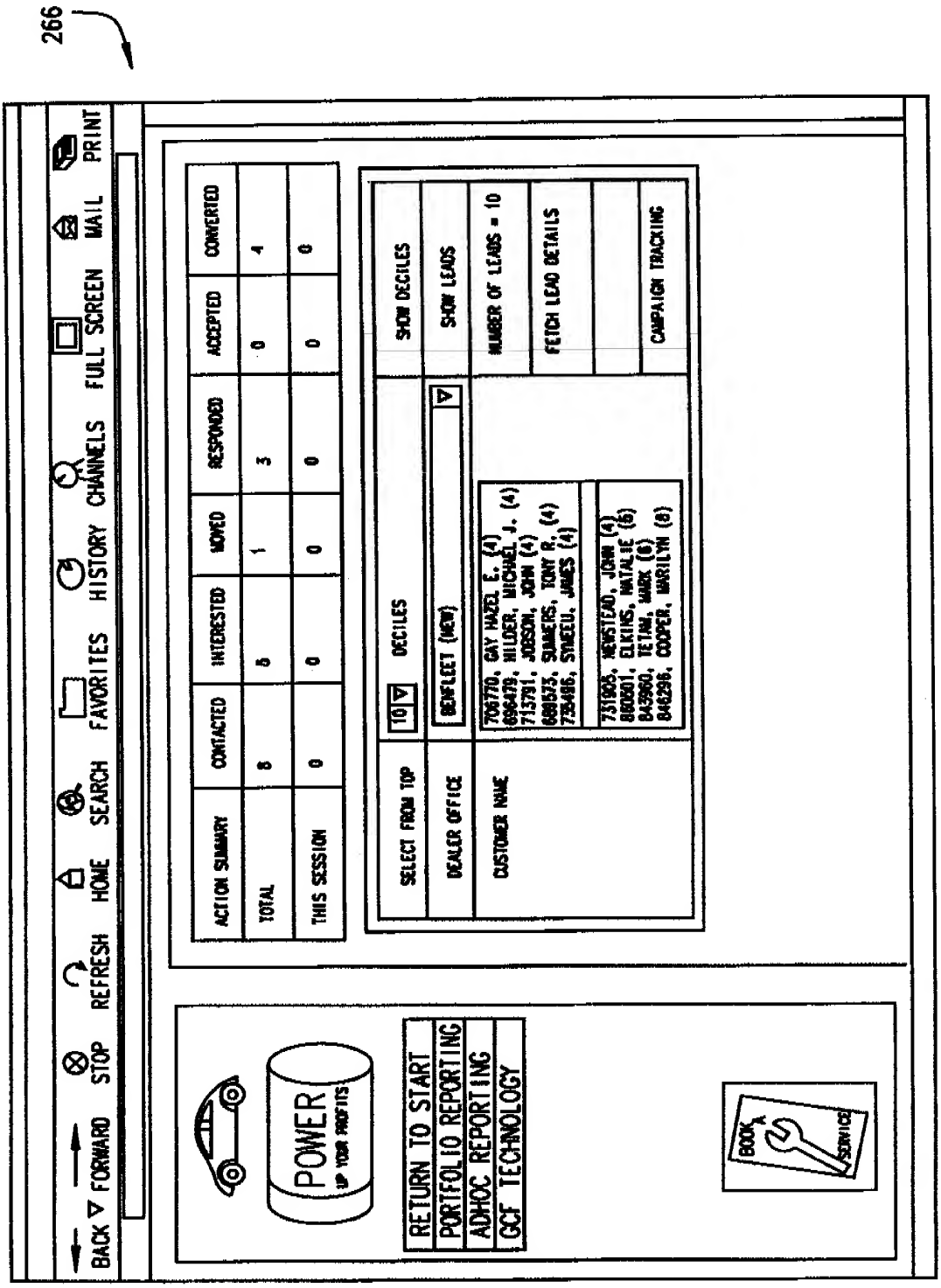
266
BACK
FORWARD
STOP
REFRESH
HOME
SEARCH
FAVORITES
HISTORY
CHANNELS
FULL SCREEN
MAIL
PRINT
ACTION SUMMARY
CONTACTED
INTERESTED
MOVED
RESPONDED
ACCEPTED
CONVERTED
TOTAL
8
5
1
3
0
4
THIS SESSION
0
0
0
0
0
0
SELECT FROM TOP
10
DECILES
SHOW DECILES
DEALER OFFICE
BENFLEET (NEW)
SHOW LEADS
CUSTOMER NAME
706770, GAY HAZEL E. (4)
696479, HILDER, MICHAEL J. (4)
713791, JOSSON, JOHN (4)
688573, SUMMERS, TONY R. (4)
738486, SYMEOU, JAMES (4)
NUMBER OF LEADS = 10
FETCH LEAD DETAILS
731995, NEWSTEAD, JOHN (4)
880801, ELKINS, NATALIE (6)
843960, TETAK, MARK (6)
846296, COOPER, MARILYN (8)
CAMPAIGN TRACKING
POWER
UP YOUR PROFITS
RETURN TO START
PORTFOLIO REPORTING
ADHOC REPORTING
GCF TECHNOLOGY
BOOK A SERVICE

FIG. 13

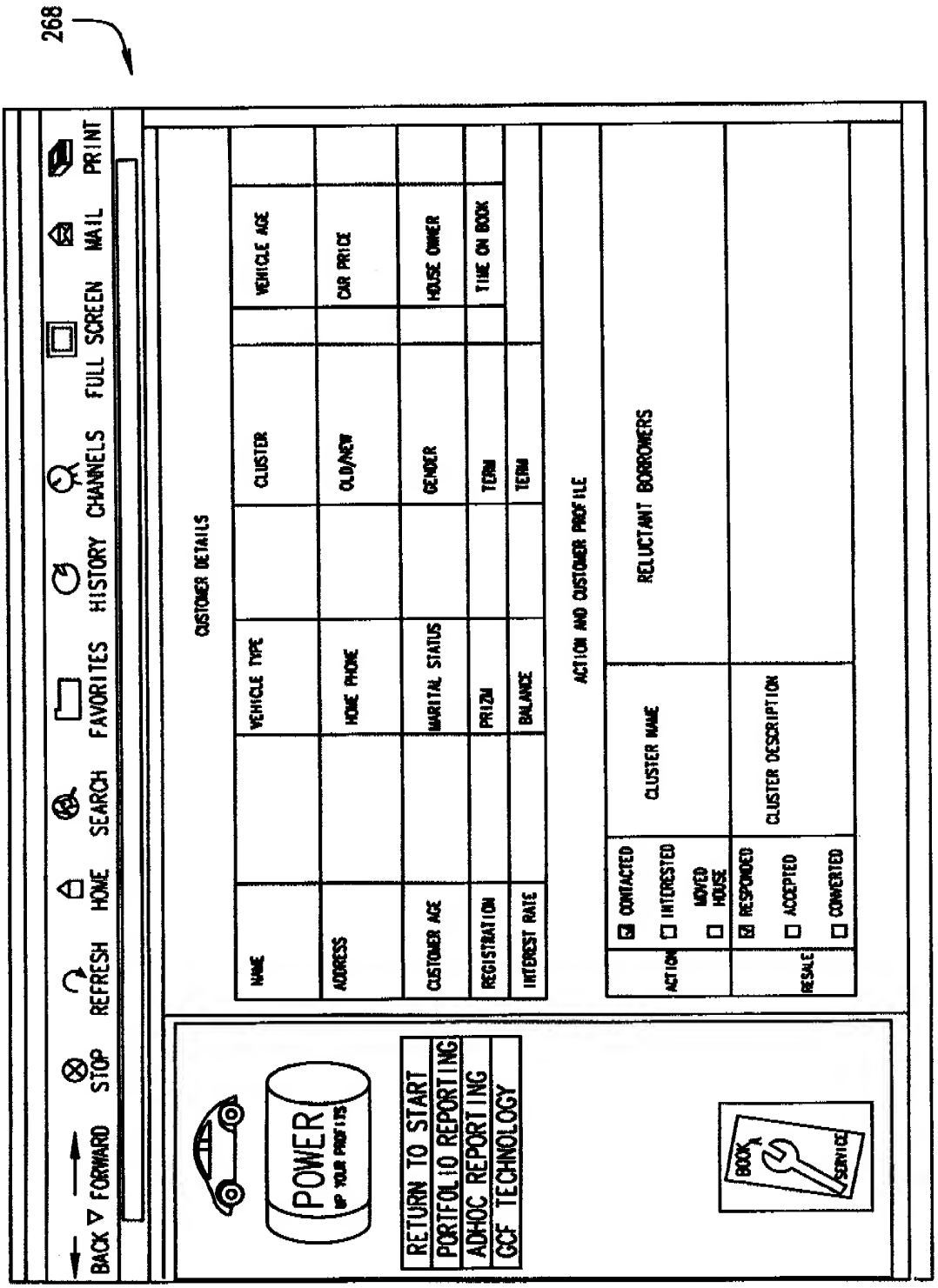
268
BACK
FORWARD
STOP
REFRESH
HOME
SEARCH
FAVORITES
HISTORY
CHANNELS
FULL SCREEN
MAIL
PRINT
CUSTOMER DETAILS
NAME
VEHICLE TYPE
CLUSTER
VEHICLE AGE
ADDRESS
HOME PHONE
OLD/NEW
CAR PRICE
CUSTOMER AGE
MARITAL STATUS
GENDER
HOUSE OWNER
REGISTRATION
PRIZM
TERM
TIME ON BOOK
INTEREST RATE
BALANCE
TERM
ACTION AND CUSTOMER PROFILE
RELUCTANT BORROWERS
ACTION
CONTACTED
INTERESTED
MOVED HOUSE
CLUSTER NAME
RESALE
RESPONDED
ACCEPTED
CONVERTED
CLUSTER DESCRIPTION
POWER
RETURN TO START
PORTFOLIO REPORTING
ADHOC REPORTING
GCF TECHNOLOGY
BOOK A SERVICE

FIG. 14

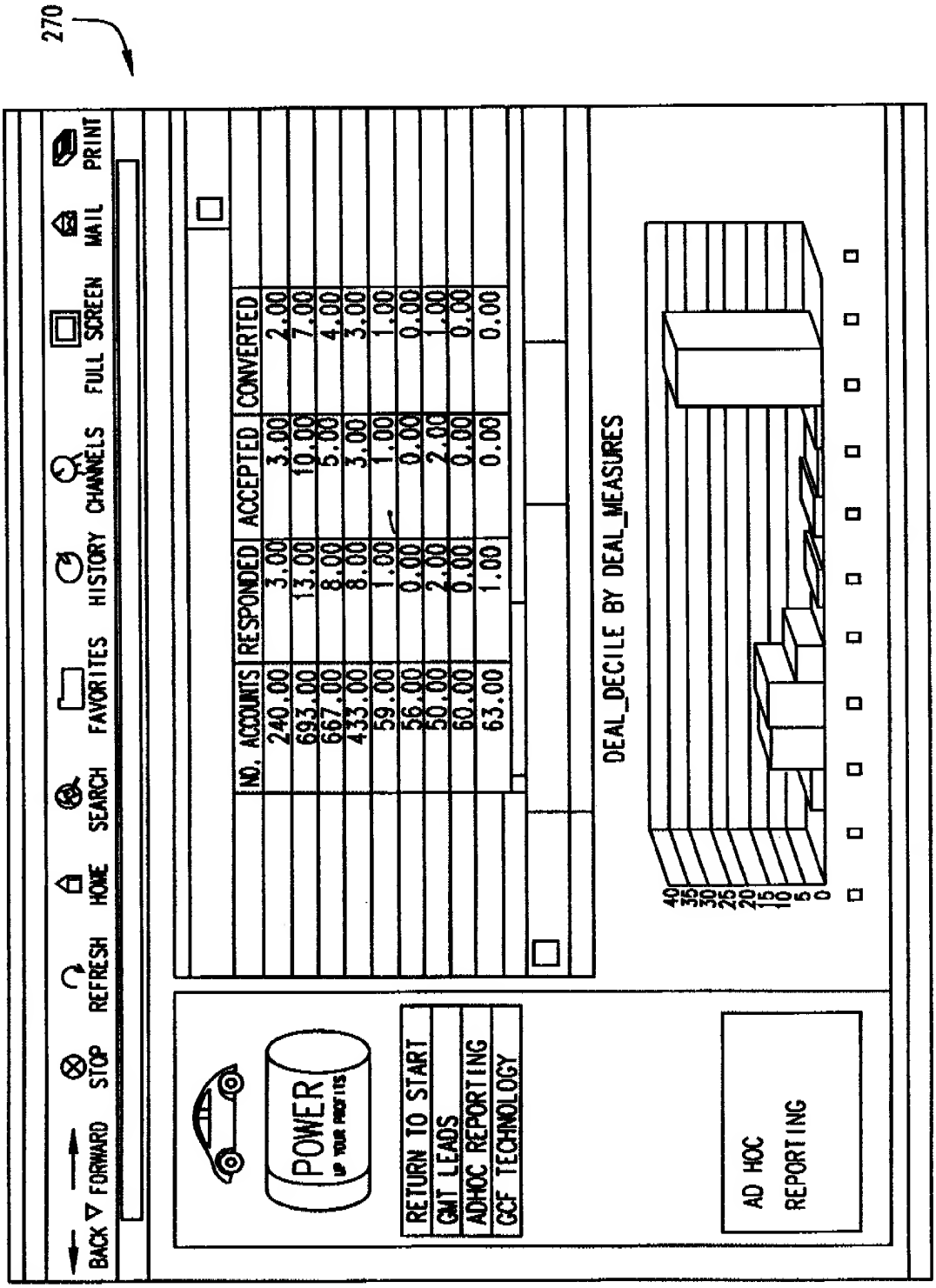
270
BACK
FORWARD
STOP
REFRESH
HOME
SEARCH
FAVORITES
HISTORY
CHANNELS
FULL SCREEN
MAIL
PRINT
NO. ACCOUNTS
RESPONDED
ACCEPTED
CONVERTED
240.00 3.00 3.00 2.00
693.00 13.00 10.00 7.00
667.00 8.00 5.00 4.00
433.00 8.00 3.00 3.00
59.00 1.00 1.00 1.00
56.00 0.00 0.00 0.00
50.00 2.00 2.00 1.00
60.00 0.00 0.00 0.00
63.00 1.00 0.00 0.00
DEAL_DECILE BY DEAL_MEASURES
40
35
30
25
20
15
10
5
0
POWER
RETURN TO START
GMT LEADS
ADHOC REPORTING
GCF TECHNOLOGY
AD HOC
REPORTING

FIG. 15

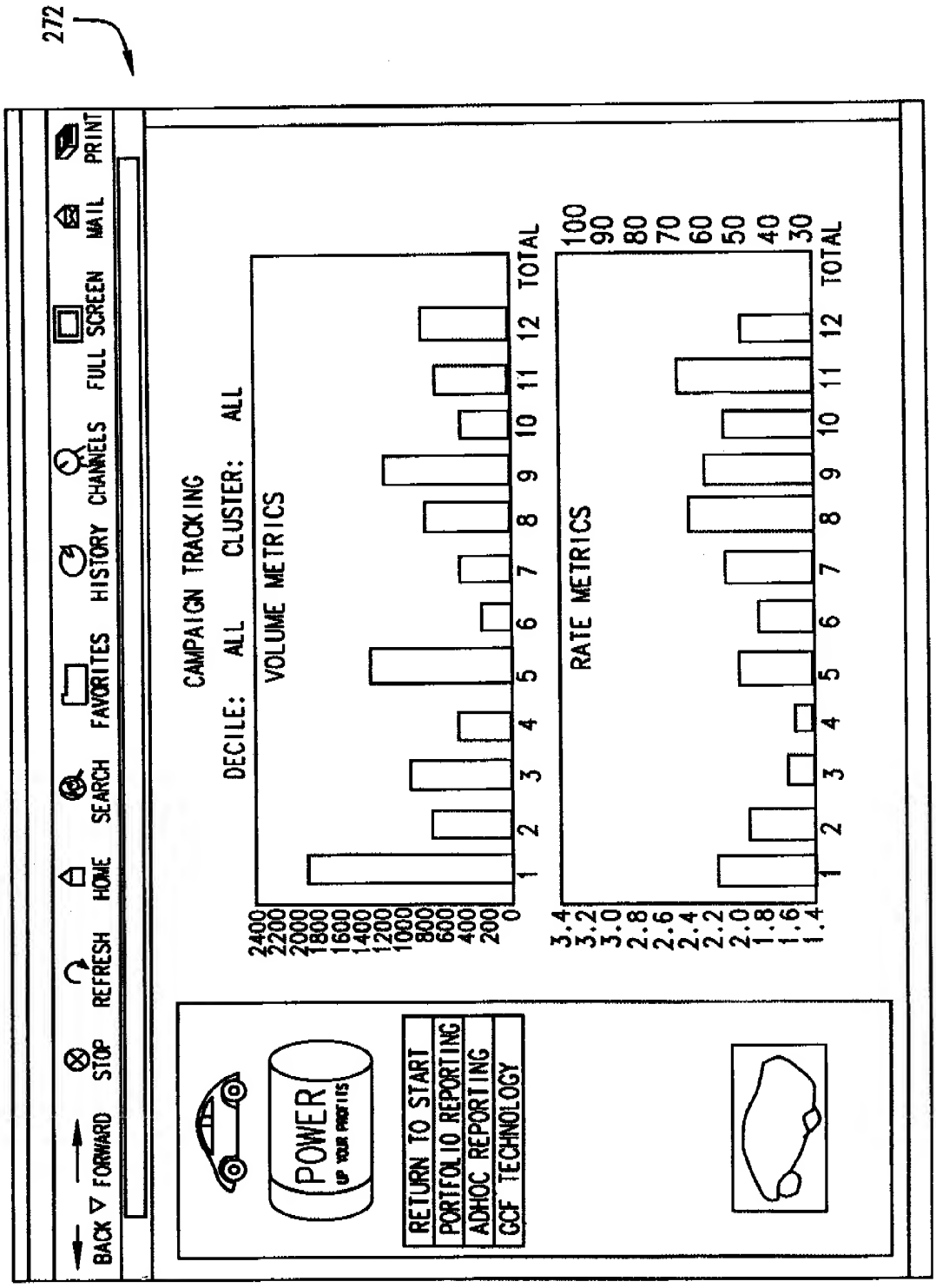
272
BACK
FORWARD
STOP
REFRESH
HOME
SEARCH
FAVORITES
HISTORY
CHANNELS
FULL SCREEN
MAIL
PRINT
CAMPAIGN TRACKING
DECILE: ALL CLUSTER: ALL
VOLUME METRICS
RATE METRICS
TOTAL
POWER
RETURN TO START
PORTFOLIO REPORTING
ADHOC REPORTING
GCF TECHNOLOGY

FIG. 16

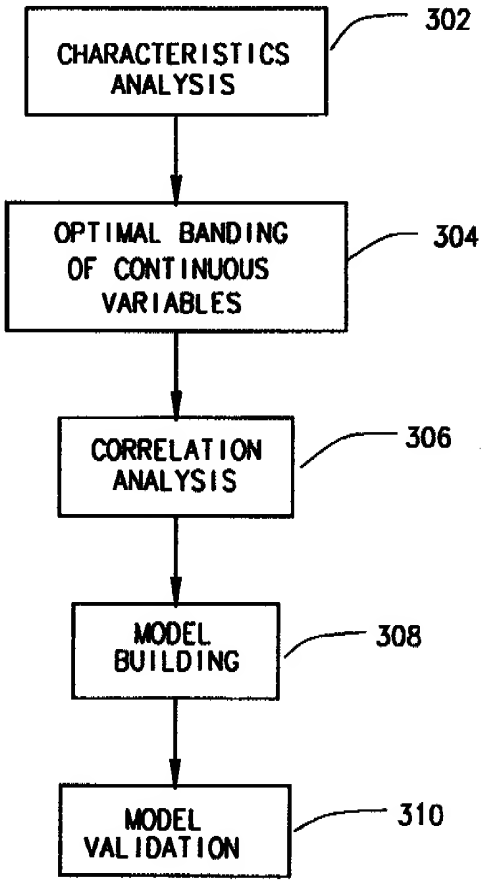
CHARACTERISTICS ANALYSIS
302
OPTIMAL BANDING OF CONTINUOUS VARIABLES
304
CORRELATION ANALYSIS
306
MODEL BUILDING
308
MODEL VALIDATION
310

FIG. 17